

**UNITED STATES BANKRUPTCY COURT  
Northern District of California (Oakland)**

<b>In re:</b> Gloria Rios aka Gloria Juarez Rios aka Gloria Jaurez Rios 1809 E Street Hayward, CA 94541	<b>Case Number: 09-72146 LT 7</b> <b>Chapter: 7</b>
Debtor(s)	
<b>Debtor/Joint Debtor Social Security Number(s):</b> xxx-xx-5995	

**DISCHARGE OF DEBTOR AND FINAL DECREE**

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**  
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Lois I. Brady in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 3/23/10

By the Court:

Leslie J. Tchaikovsky  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Doc # 15

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0971-4  
Case: 09-72146

User: admin  
Form ID: ODSC7fi

Page 1 of 1  
Total Noticed: 29

Date Rcvd: Mar 24, 2010

The following entities were noticed by first class mail on Mar 26, 2010.

db +Gloria Rios, 1809 E Street, Hayward, CA 94541-5417  
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,  
Sacramento, CA 94280-0001  
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463  
smg +State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279-0001  
10552510 +American Home Mortgaging Service, Customer Service, P.O. Box 631730, Irving, TX 75063-0002  
10552511 +Bladium Sports & Fitness Club, 800 West Tower Avenue, Bldg. 40, Alameda, CA 94501-5048  
10552513 +Citibank Checking Plus, P.O. Box 769013, San Antonio, TX 78245-9013  
10552514 +Citibank Client Services, 100 Citibank Drive, San Antonio, TX 78245-3202  
10552522 +Juana Rosas Murillo, 1809 E Street, Hayward, CA 94541-5417  
10552523 +Michael C. Washington, 2425-1/2 7th Avenue, Los Angeles, CA 90018-1950  
10552524 +NCO Financial Systems Inc, 507 Prudential Road, Horsham, PA 19044-2368  
10552525 +Patelco Credit Union, 156 2nd Street, San Francisco, CA 94105-3724  
10552526 +Preferred Edition Visa, P.O. Box 31112, Tampa, FL 33631-3112  
10552529 +THD/CBSD, P.O. Box 6497, Sioux Falls, SD 57117-6497  
10552530 +University of California Berkeley, Fidelity Investments, 82 Devonshire Street,  
Boston, MA 02109-3614  
10552532 +WFNNS/Victoria's Secret, P.O. Box 182273, Columbus, OH 43218-2273

The following entities were noticed by electronic transmission on Mar 24, 2010.

smg EDI: CALTAX.COM Mar 24 2010 20:08:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
10552508 +EDI: AMEREXPR.COM Mar 24 2010 20:08:00 American Express, P.O. Box 297871,  
Fort Lauderdale, FL 33329-7871  
10552509 EDI: AMEREXPR.COM Mar 24 2010 20:08:00 American Express Costco, Customer Service,  
P.O. Box 981535, El Paso, TX 79998-1535  
10552512 EDI: CAPITALONE.COM Mar 24 2010 20:08:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
10552515 EDI: DISCOVER.COM Mar 24 2010 20:08:00 Discover Card Customer Service, P.O. Box 30943,  
Salt Lake City, UT 84130-0943  
10552516 +EDI: TSYS2.COM Mar 24 2010 20:08:00 DSNB/Macys, 9111 Duke Blvd., Mason, OH 45040-8999  
10552517 +EDI: RMSC.COM Mar 24 2010 20:08:00 GEMB/Cost Plus World Market, P.O. Box 981439,  
El Paso, TX 79998-1439  
10552518 +EDI: RMSC.COM Mar 24 2010 20:08:00 GEMB/JCP, P.O. Box 981402, El Paso, TX 79998-1402  
10552520 EDI: HFC.COM Mar 24 2010 20:08:00 HSBC Card Services, P.O. Box 80084,  
Salinas, CA 93912-0084  
10552521 EDI: IRS.COM Mar 24 2010 20:08:00 Internal Revenue Service,  
Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114  
10552527 EDI: CALTAX.COM Mar 24 2010 20:08:00 State of California, Franchise Tax Board,  
P.O. Box 2952, Sacramento, CA 95812-2952  
10552528 +EDI: AISTMBL.COM Mar 24 2010 20:08:00 T-Mobile, P.O. Box 51843,  
Los Angeles, CA 90051-6143  
10552531 +EDI: WFFC.COM Mar 24 2010 20:08:00 Wells Fargo Card Services, P.O. Box 10347,  
Des Moines, IA 50306-0347

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10552519 GEMB/Mervyns, P.O. Box 981400, TX 79988

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2010

Signature:

